

BARRE DAILY TIMES

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The Associated Press is exclusively entitled
to the use for republication of all news dis-
patches credited to it or not otherwise cred-
ited in this paper, and also the local news
published therein.One of the most agreeable signs of
the times is the fact that they are
gunning to talk about next spring's
ad-construction.More than 5,000 American million-
aires of 1917 were missing the follow-
ing year in the income tax returns.
They explained—they paid their in-
come taxes.Well, an early winter makes a fat
ash-box.—Boston Transcript.
We fear the above is a misprint, and
should have read that an early win-
ter makes a fat ash-box.According to those who are in a po-
sition to know, Vermont entertained
more summer visitors during 1920
than in any other year. Get ready
for a bumper 1921 crop.When it comes to the altitude rec-
ord, John D. Rockefeller is quite a
pro, having pyramided gifts aggre-
gating half a billion dollars during his
years of benevolence. There are few
approach him.By the time that huge rush of Eu-
ropean immigrants gets over to the
United States, American industries
will have to do something to get them
settled. Necessity will be the mother
of invention—of work.The supposed murder in St. Albans
is not a homicide at all but a case
of heart disease combined with alco-
holicism, according to the findings of
the autopsy. Such a report improves
the criminal record to a certain
extent.If the Chicago police succeed in
living vast hordes of crooks out of
their city they will simply pile up
work for some other city. In-
stead of driving 'em out it would be
better policy to drive 'em in—where
they will have a chance to think it
over.The danger of the spread of Rut-
land's outbreak of smallpox is demon-
strated by the appearance of a case at
Wilmington, the patient having been
in a time registered at the Van Ness
house in that city after being in Rut-
land when the disease was having its
easiest run. Safety from epidemic
is on the side of certainty of quaran-
tine.In the interests of wide-spread pub-
licity, and of his employees, a certain
well-known automobile manufacturer
announces more than a month ahead
a proposed distribution of seven mil-
lion dollars in bonuses. These bonuses
trundling along although the prices
the vehicles may have been dropped
considerably. Apparently the prices
are not cut to the bone, so to speak.H. G. Fokker, a Dutchman by na-
tality but the inventor of the fa-
mous Fokker airplane which was used
by the Germans with such marked suc-
cess during the World war, is visiting
the United States with a view to
selling a market for his machines, and
makes the interesting statement that
less than five or ten years people
will be able to fly across the Atlantic
in less than twenty-four hours
and in much more comfort than trav-
eling by steamship. When it is taken
into consideration that the distance isapproximately 3,000 miles it is easy
to believe that the comfort may have
to come through the application of
ether or some other anesthetic to the
passengers.Now that the deer hunting season
is near at hand in Vermont, it be-
hooves prospective deer hunters to take
warning from the fate of a young
hunter at Pelham, N. H., who while
riding in an automobile was killed by
the accidental discharge of a shot gun,
the weapon having been discharged be-
cause of a jounce of the vehicle over
a rough piece of road. It is better
to take the shells out of the firearms
in transit to and from the hunting
grounds.It ought to be put down for an un-
usual occurrence that a negro in a
southern city has been legally tried—
and acquitted—on the charge of attack-
ing a white girl, although the author-
ities had to rescue the accused man
from mobs on two occasions. The sit-
uation may be said to be improving
when the orderly procedure of the law
is permitted to continue its course in
a case of that nature involving a ne-
gro. The usual order of events is a
hemp rope and a strong, long pull—
then the undertaker.Charles W. Barron, well known as
a writer of finance and economics, de-
clares the country is laying the founda-
tion for a business boom. He calls
it "audacious" to say so in view of
present conditions but he says it nev-
ertheless. Of course, the country is
getting ready for a boom. It cannot
stay down always. Business has got
to be better. Hard times are not over-
lasting—not in a country so rich in
possibilities as the United States is.
Therefore, Mr. Barron is not so auda-
cious in his prediction as he seems to
think himself. The only question is
as to when the tide will turn, whether
it will be promptly or long delayed.MILWAUKEE AND THE 26TH
DIVISION.Marshal Foch of France seems to
have become confused over the location
from which the 26th division was large-
ly recruited during the World war, for
he apparently gives Milwaukee credit
for the performances of the 26th. Dur-
ing the course of his address at Stras-
burg, Alsace-Lorraine recently, Mar-
shal Foch declared: "I who have seen
them will tell you that the 26th and
32d divisions fought to the limit in
the Argonne. They gave without
counting the cost, and in particular
they took formidable positions at
Montfaucon. And they led us victori-
ously to the Meuse and from the Meuse
to Sedan. That is why I ask you not
to forget Milwaukee to-day." To the
general public it is not known that
Milwaukee is entitled to any credit for
the performances of the 26th (Yankee
division) in the war, for it had been
generally supposed that the 26th was
made up largely, if not entirely, of
New Englanders. If Milwaukee had
any considerable part in the 26th di-
vision it was not known outside of
army circles.

Appearances Deceiving.

"What's the fare, driver?"
"Five dollars, sir."
"No it isn't. Here are two dollars.
I am not such a fool as I look."
"No, sir. I wish you were, sir."
—Boston Transcript.

Discerning Reader.

"Yes, dearest," he gushed softly, "in
your face I find strength and charac-
ter, nobility and devotion, all that is
finest in a woman's soul."
"You can only say that," she steeled;
"how do you know?"
And like a flash of genius he sparkled,
"I read between the lines, my dear,
between the lines."—Judge.

Stung!

"Why is Mrs. Grabb so angry with
you?"
"It seems that the cook she lured
away from me is not satisfactory."
—Boston Transcript.

CURRENT COMMENT

Test of a Vermont Law.

That the commissioner of industries
is determined to give workmen full
advantage of the workmen's compensa-
tion act is shown in the recent decision
in a Bennington case. Simeon J. Kel-
ley while cutting lumber for the Hos-
e Lumber Co. in Woodford was fatal-
ly injured and his widow asked for
compensation provided by the work-
men's compensation act. The company
objected, claiming that Mr. Kelley was
earning in excess of \$2,000 a year and
thus not entitled to compensation, also
that he was cutting logs by the thou-
sand and was therefore a contractor
rather than a laborer. The commis-
sioner overruled these contentions, ap-
parently holding that to be excluded
by the \$2,000 wage limit a workman
must be steadily employed or actually
receiving \$2,000 from the firm or cor-
poration at the time of the accident,
and ruled that cutting logs by the
thousand is piece work rather than a
contract. It is said the case probably
will be taken before the supreme court
for decision before these rulings by the
commissioner are accepted.Employers will watch the case with
considerable interest because it will de-
termine the extent to which they are
liable for injuries received while a man
is working on a contract. A company
cannot dictate the conditions or the
risks of a man working under a con-
tract and some will feel they should
not be held responsible for accidents
occurring under such conditions.Several years ago, when there was a
commission of three handling the
workmen's compensation, the board de-
cided that a corporation was liable for
the injury of a man in the employ of
a painter to whom the corporation
had given the contract for painting one
of its buildings but the decision of the
commission was reversed when the
case went into the courts.—Brattle-
boro Reformer.

Railroad Rates.

"Passengers vote and freight does
not," sagely observes the New York
Times in supporting its view that pas-
senger tariffs are likely to figure pre-
dominantly in the forming of pub-
lic opinion of the present scale of
charges for railroad service. With a
nation deeply concerned in the reduc-
tion of the cost of living, and with
declines noted in a good many com-
modities, there is likely to be a good
deal of discussion of transportation
costs because these enter inevitably
into the general problem. The Union
has held, and still holds, that what
the country wants first of all is ade-
quate service, and that it is willing to
pay for it; but there can be no doubt
that there is a question whether or not
the advanced passenger rates are not
in some cases defeating their own ob-
ject. Authorities are not agreed on
this point. Probably it will require
analysis to prove who are right. In-
complete figures have shown a consid-
erable increase of passenger earnings,
but more data will be needed to reach
very definite conclusions.The Times declares, however, that
the fifty per cent surcharge on Pull-
man accommodations is bringing hard-
ship alike to the roads, the Pullman
company and the public. It insists the
increase is too great, and that it is
causing a falling off in business. We
are likely to hear more of this argu-
ment. The man who has to make a
fairly long trip by rail gets a very
definite idea that he is paying a lot
for what he gets. With a passenger,
there is no passing along of higher
transportation charges to somebody
else, while added freight costs of roads
can be shifted, of course, to the ulti-
mate consumer. So, while the total
freight bill to the nation is much great-
er than the total cost of passenger
accommodations, it leads less directly
to complaint.—Manchester Union.E D U C A T I O N
ALBANY
BUSINESS
COLLEGE
E M P L O Y M E N T
THE CAPITAL CITY SCHOOL
ALBANY, N. Y.You can well give the
merry ha-ha to the
thermometer if you are
backed up by one of our
reinforced double
breasted, double lined,
double decked converti-
ble collar overcoats.All the comforts of
home combined with
the excitement of the
chase.All Overcoats reduced
33 1-3 per cent.All Suits reduced 25
per cent.Low prices on all Fur-
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Our prices at all times
as low or lower than
the market. Prices and
goods guaranteed or
your money back at
any time.What your tailor?
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CompanyCapital
Savings Bank
and Trust Co.
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To Depositors:

Safety of principal is
more to be desired than
high rates of interest.Some of our invest-
ments:\$440,000 U. S. Liberty
and Victory Bonds
\$30,000 State of Ver-
mont Bonds
\$75,000 City of Mont-
pelier Notes4 Per Cent Paid on
Savings Deposits
Banking by Mail Safe
and SatisfactoryGEO. L. BLANCHARD, Pres.
FRANK N. SMITH, Treasurer

Quick Assets

We invite attention to the following statement of the condition of
this bank on November 15, 1920, as reported to the agent of the United
States Government, the Comptroller of the Currency at Washington, D. C.
This is one of a number of reports which national banks are required
to make during the year, the original report, of which the following is
the printer's copy, being a resume of every detail of the bank's condition.
It will be observed that the quick assets, that is, the assets which
could be turned into cash immediately, the bonds, bankers' acceptances,
cash on hand and in banks, discountable paper comprise over 70 per cent
of the total.We believe that there are few banks, if any, in Vermont who could
turn their assets into cash quicker than this bank can.We have always tried to keep our position in this respect always
clean and strong and ready to meet the needs of large commercial and
savings balances.A bank that can do this, is a particularly desirable depository for
the large account that may require, at a moment's notice, a heavy amount
of funds.REPORT OF THE CONDITION OF THE
PEOPLES NATIONAL BANK OF BARRE
at Barre City, in the state of Vermont, at
the close of business on November 15, 1920.

RESOURCES.

Loans and discounts, in-
cluding rediscounts \$772,628.69
Acceptances of other
banks discounted 100,988.55
Total loans 873,617.24
Overdrafts, unsecured 118.83
U. S. government se-
curities owned:
Deposited to secure
circulation (U. S.
bonds (par value) 100,000.00
Pledged to secure
postal savings de-
posits (par value) 10,000.00
Pledged as collateral
for state or other de-
posits of bills payable
Owned and unpledged 21,000.00
War savings certifi-
cates and thrift
stamps actually
owned 130.82
Total U. S. govern-
ment securities 160,280.82
Other bonds, securities,
etc.
Securities, other than
U. S. bonds (not in-
cluding stocks) 652,206.49
Collateral trust and
other notes of cor-
porations issued for
not less than ONE
YEAR nor more
than FIVE YEARS' time 30,456.25
Total bonds, securi-
ties, etc., other than
U. S. 601,662.65
Stock of Federal Reserve Bank (66
per cent of subscription) 3,600.00
Furniture and fixtures 5,177.51
Lawful reserve with Federal Re-
serve Bank 58,476.71
Cash in vaults and net amounts
due from national banks in the same
city or town as reporting bank 1,772.10
Checks on banks located outside of
city or town of reporting bank and
other cash items 10,871.90
Redemption fund with U. S. treas-
urer and due from U. S. treas-
urer 5,000.00
Interest earned but not collected
—approximate—on notes and
bills receivable not past due 23,752.21
Total \$1,961,985.74

LIABILITIES.

Capital stock paid in \$100,000.00
Surplus fund 20,000.00
Undivided profits 67,638.22
Less current expenses,
interest and taxes paid 7,462.15
Interest and discount collected or
credited in advance of maturity
and not earned (approximate) 3,255.98
Amount reserved for all interest
accrued 617.29
Circulating notes outstanding 96,900.00
Certified checks outstanding 18.98
Cashier's checks on own bank out-
standing 6,943.12
Total of last two items 6,962.10
Demand deposits (other than bank
deposits) subject to reserve
(deposits payable within 30
days):
Individual deposits subject to
check 329,373.40
Certificates of deposit due in less
than 30 days (other than for
money borrowed) 19,158.25
Total of demand de-
posits (other than bank
deposits) sub-
ject to reserve \$348,531.65
Time deposits subject to reserve
(payable after 30 days, or sub-
ject to 30 days or more no-
tice, and postal savings):
Certificates of deposits (other
than for money borrowed) 24,150.42
Postal savings deposits 4,732.88
Other time deposits 1,264,609.35
Total of time deposits
subject to reserve \$1,293,492.65
U. S. deposits (other than postal
savings):
Bills payable with Federal Re-
serve Bank \$0.00
Total \$1,961,985.74*Of the total loans and discounts shown
above, the amount on which interest and dis-
count was charged at rates in excess of those
permitted by law (Sec. 5197, Rev. Stat.)
exclusive of notes upon which total charge
not to exceed 50 cents was made (was)
none. The number of such loans was
none.State of Vermont,
County of Washington, ss.
I, W. C. JOHNSON, JR., cashier of the
above-named bank, do solemnly swear that
the above statement is true to the best of
my knowledge and belief.
W. C. JOHNSON, JR., Cashier.
Subscribed and sworn to before me, this
26th day of November, 1920.
HORATIO W. SCOTT, Notary Public.
Correct—Attest: W. M. HOLDEN,
A. J. YOUNG,
W. D. SMITH,
Directors.

The Peoples National Bank of Barre

F. D. LADD, President
W. M. HOLDEN, Vice-President
F. K. BEARD, Asst. Cashier
DIRECTORS:
FREDERICK D. LADD
CHARLES W. AVERILL
FRED L. SARGENT
WILLIAM M. HOLDEN
ALEX J. YOUNG
WILLIE D. SMITH
WILLIAM C. JOHNSON, JR.RUSSELL'S
Week End Specials500 lbs. 60c Liggett's Opeko Coffee 34c
Saturday Only.\$1.00 Apollo Chocolates 89c
\$1.15 boxes Guth's "Delite" Chocolates 79c
80c Guth's Honey and Cream Caramels 59cDecember Columbia Records are now on sale.
We have the largest stock of records in Barre.

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and SAFETYIn all matters pertaining to the funds of our patrons, the ele-
ment of SAFETY is given first consideration. You will find all
the progressive financial elements combined in this institution of
SAFETY—"THE BANK WITH THE STRONG DIRECTOR-
ATE."Your account, large or small, will be given our careful attention.
Interest at four per cent on savings accounts.QUARRY SAVINGS BANK
AND TRUST CO.

Barre, Vermont.

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H. J. M. JONES Vice-President.

C. M. WILLEY, Treasurer.

DIRECTORS

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B. W. Hooker.W. G. Reynolds
E. L. Scott.H. F. Cutler
R. H. Jackson.

Granite

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Organized 1885

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Insurance in Force \$119,521,431.00

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which you have saved yourself. You will not want
to wait for somebody to crank you up. You will
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ings habit.

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- 1 h. p. Westinghouse (used).
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- 5 h. p. Fairbanks-Morse.
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- 15 h. p. General Electric.
- 20 h. p. General Electric.
- 25 h. p. General Electric.
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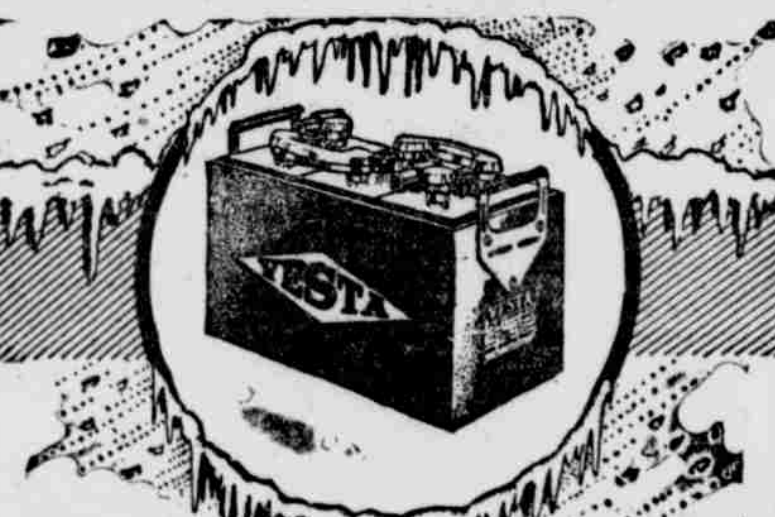
- 1 h. p. Wagner.
- 1 h. p. General Electric.
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Special prices for the next 15 days.

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